	ed States Bank District of Wash			ıa			Volunt	ary Petition
Name of Debtor (if individual, enter Last, I Mikesell, Connie J	Name of	of Joint De	btor (Spouse	e) (Last, First,	Middle):			
All Other Names used by the Debtor in the (include married, maiden, and trade names)						Joint Debtor i trade names)	n the last 8 years:	
Last four digits of Soc. Sec./Complete EIN xxx-xx-2858	or other Tax ID No. (if mo	ore than one, state all)	Last fo	ur digits of	Soc. Sec./C	omplete EIN	or other Tax ID I	$N_{\mathrm{O}}$ (if more than one, state all):
Street Address of Debtor (No. and Street, C 5521 117th St Ct E #E104 Puyallup, WA	_	ZIP Code	Street A	Address of	Joint Debtor	r (No. and Str	eet, City, and Sta	te): ZIP Code
County of Residence or of the Principal Pla		98373	County	of Resider	nce or of the	Principal Pla	ce of Business:	
Mailing Address of Debtor (if different from	n street address):	ZIP Code	Mailing	g Address o	of Joint Debt	tor (if differer	nt from street add	ress):  ZIP Code
Location of Principal Assets of Business De (if different from street address above):	ebtor		<u> </u>					
Type of Debtor (Form of Organization) (Check one box)  ■ Individual (includes Joint Debtors) See Exhibit D on page 2 of this form. □ Corporation (includes LLC and LLP) □ Partnership □ Other (If debtor is not one of the above entity check this box and state type of entity below.	(Check both problems)  (Check both problems)	eal Estate as def 101 (51B) oker empt Entity x, if applicable)	eation ates	defined "incurre	the last reprimarily control of the state of	Petition is Fil	for	ox) for Recognition Proceeding for Recognition
Filing Fee (Chec  Full Filing Fee attached  Filing Fee to be paid in installments (ap attach signed application for the court's is unable to pay fee except in installmer  Filing Fee waiver requested (applicable attach signed application for the court's	plicable to individuals or consideration certifying its. Rule 1006(b). See Off to chapter 7 individuals	that the debtor icial Form 3A. only). Must	Check	Debtor is r if: Debtor's a to insiders all applical A plan is b Acceptance	a small busin not a small b ggregate not or affiliates) ble boxes: being filed w es of the pla	ncontingent li are less than with this petition were solicit	defined in 11 U. r as defined in 11 quidated debts (e \$2,190,000.	
Statistical/Administrative Information  Debtor estimates that funds will be avairable to estimate that, after any exempt there will be no funds available for district district the will be no funds available for district	property is excluded and ribution to unsecured cree	administrative ditors.	5,001- 0,000	50,001- 100,000	OVER 100,000		SPACE IS FOR CO	
Estimated Liabilities    \$0 to	\$100,001 to \$1 million	\$1,000,0 \$100 mi		☐ Mo \$10	re than 0 million			

Official Form 1 (4/07) FORM B1, Page 2 Name of Debtor(s): Voluntary Petition Mikesell, Connie J (This page must be completed and filed in every case) All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet) Location Case Number: Date Filed: Where Filed: Western dist of WA at Tacoma 2/15/01 01-41370 Location Case Number: Date Filed: Where Filed: Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor (If more than one, attach additional sheet) Name of Debtor: Case Number: Date Filed: - None -District: Relationship: Judge: Exhibit B Exhibit A (To be completed if debtor is an individual whose debts are primarily consumer debts.) (To be completed if debtor is required to file periodic reports (e.g., I, the attorney for the petitioner named in the foregoing petition, declare that I forms 10K and 10Q) with the Securities and Exchange Commission have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 under each such chapter. I further certify that I delivered to the debtor the notice and is requesting relief under chapter 11.) required by 11 U.S.C. §342(b). ☐ Exhibit A is attached and made a part of this petition. X /s/ Desa Gese Conniff **September 14, 2007** Signature of Attorney for Debtor(s) (Date) Desa Gese Conniff 14779 Exhibit C Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? ☐ Yes, and Exhibit C is attached and made a part of this petition. No. Exhibit D (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) Exhibit D completed and signed by the debtor is attached and made a part of this petition. If this is a joint petition: ☐ Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition. Information Regarding the Debtor - Venue (Check any applicable box) Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District. Statement by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes) Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.) (Name of landlord that obtained judgment) (Address of landlord) Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition.

Official Form 1 (4/07) FORM B1, Page 3

# **Voluntary Petition**

(This page must be completed and filed in every case)

# Signatures Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.

[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

#### X /s/ Connie J Mikesell

Signature of Debtor Connie J Mikesell

X

Signature of Joint Debtor

Telephone Number (If not represented by attorney)

September 14, 2007

Date

#### Signature of Attorney

#### X /s/ Desa Gese Conniff

Signature of Attorney for Debtor(s)

#### Desa Gese Conniff 14779

Printed Name of Attorney for Debtor(s)

#### Beecher & Conniff

Firm Name

732 Pacific Ave Tacoma, WA 98402-4644

Address

253-627-0132 Fax: 253-572-3427

Telephone Number

**September 14, 2007** 

Date

#### Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

#### Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

Name of Debtor(s):

Mikesell, Connie J

- ☐ I request relief in accordance with chapter 15 of title 11. United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.
- ☐ Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

X

Signature of Foreign Representative

Printed Name of Foreign Representative

Dat

#### Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19B is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.)(Required by 11 U.S.C. § 110.)

Address

\_\_\_

Date

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.

Official Form 1, Exhibit D (10/06)

# United States Bankruptcy Court Western District of Washington at Tacoma

		<u> </u>		
In re	Connie J Mikesell		Case No.	
		Debtor(s)	Chapter	13

# EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency*.
- □ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.*
- □ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.][Summarize exigent circumstances here.]

If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed.

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Best Case Bankruptcy

# Official Form 1, Exh. D (10/06) - Cont. 4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.] Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.); Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.); Active military duty in a military combat zone. 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district. I certify under penalty of perjury that the information provided above is true and correct. Signature of Debtor: //s/ Connie J Mikesell Connie J Mikesell

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Date: **September 14, 2007** 

Best Case Bankruptcy

# United States Bankruptcy Court Western District of Washington at Tacoma

In re	Connie J Mikesell		Case No	
		Debtor		
			Chapter	13

## **SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	0.00		
B - Personal Property	Yes	3	6,715.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		18,477.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	1		0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	8		12,993.37	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			2,459.22
J - Current Expenditures of Individual Debtor(s)	Yes	1			2,211.00
Total Number of Sheets of ALL Schedu	ıles	19			
	To	otal Assets	6,715.00		
			Total Liabilities	31,470.37	

# United States Bankruptcy Court Western District of Washington at Tacoma

ington at Tacoma		
	Case No.	
ebtor ,	Chapter	13
BILITIES AND R	RELATED DA	ΓA (28 U.S.C. § 159)
ts, as defined in § 101(8) ted below.	of the Bankruptcy (	Code (11 U.S.C.§ 101(8)), fi
OT primarily consumer of	debts. You are not re	quired to
59.		
dules, and total them.		
Amount		
0.0	0	
0.0	0	
0.0	0	
0.0	0	
0.0	0	
0.0	0	
0.0	0	
	_	
2,459.2	2	
2,211.0	0	
,	BILITIES AND R ots, as defined in § 101(8) sted below.  IOT primarily consumer of the sted below.  Amount  0.00  0.00  0.00  0.00  2,459.2	Case No

#### State the following:

Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)

but the following.		
Total from Schedule D, "UNSECURED PORTION, IF ANY" column		13,912.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		0.00
4. Total from Schedule F		12,993.37
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		26,905.37

3,129.00

Form	B6/
(10/0	5)

In re	Connie J Mikesell	Case No.

Debtor

## SCHEDULE A. REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Current Value of Husband, Debtor's Interest in Nature of Debtor's Wife, Amount of Description and Location of Property Property, without Joint, or Secured Claim Interest in Property Deducting any Secured Community Claim or Exemption

None

Sub-Total > 0.00 (Total of this page) 0.00

Total >

(Report also on Summary of Schedules)

continuation sheets attached to the Schedule of Real Property

Form	B6I
$(10/0^4)$	5)

In re	Connie J Mikesell	Case No	
		Debtor	

## SCHEDULE B. PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." In providing the information requested in this schedule, do not include the name or address of a minor child. Simply state "a minor child."

	Type of Property	N O Description and Location of Property E	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property without Deducting any Secured Claim or Exemption
1.	Cash on hand	CASH ON HAND	-	0.00
2.	Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.	CHECKING AND SAVINGS - OVER DRAWN	-	0.00
3.	Security deposits with public utilities, telephone companies, landlords, and others.	X		
4.	Household goods and furnishings, including audio, video, and computer equipment.	HOUSEHOLD GOODS	-	1,500.00
5.	Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X		
6.	Wearing apparel.	WEARING APPAREL	-	200.00
7.	Furs and jewelry.	JEWELRY	-	50.00
8.	Firearms and sports, photographic, and other hobby equipment.	х		
9.	Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X		
10	Annuities. Itemize and name each issuer.	x		
			Cook Took	al > <b>1,750.00</b>
			Sub-Tota	ai / 1,7 30.00

**2** continuation sheets attached to the Schedule of Personal Property

(Total of this page)

n	rρ

**Connie J Mikesell** 

Case No.

Debtor

# SCHEDULE B. PERSONAL PROPERTY

(Continuation Sheet)

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
11.	Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c); Rule 1007(b)).	X			
12.	Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	r	pension plan with employer	-	1,200.00
13.	Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14.	Interests in partnerships or joint ventures. Itemize.	X			
15.	Government and corporate bonds and other negotiable and nonnegotiable instruments.	X			
16.	Accounts receivable.	X			
17.	Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.		nilitary retirement from former spouse payable at \$ 477 per month	-	Unknown
18.	Other liquidated debts owing debtor including tax refunds. Give particulars.	X			
19.	Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20.	Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21.	Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
			(Total	Sub-Tota of this page)	al > 1,200.00
			(	1	

Sheet <u>1</u> of <u>2</u> continuation sheets attached to the Schedule of Personal Property

In re

**Connie J Mikesell** 

Debtor

# SCHEDULE B. PERSONAL PROPERTY

(Continuation Sheet)

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
22.	Patents, copyrights, and other intellectual property. Give particulars.	X			
23.	Licenses, franchises, and other general intangibles. Give particulars.	X			
24.	Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25.	Automobiles, trucks, trailers, and other vehicles and accessories.	2	003 CHEVY MALIBU VALUE PER KBB	-	3,765.00
26.	Boats, motors, and accessories.	X			
27.	Aircraft and accessories.	X			
28.	Office equipment, furnishings, and supplies.	X			
29.	Machinery, fixtures, equipment, and supplies used in business.	X			
30.	Inventory.	X			
31.	Animals.	C	AT	-	0.00
32.	Crops - growing or harvested. Give particulars.	X			
33.	Farming equipment and implements.	X			
34.	Farm supplies, chemicals, and feed.	X			
35.	Other personal property of any kind not already listed. Itemize.	X			

| Sub-Total > 3,765.00 | | (Total of this page) | Total > 6,715.00 |

Sheet **2** of **2** continuation sheets attached to the Schedule of Personal Property

(Report also on Summary of Schedules)

F	orm	B6C
11	(07)	

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In	re

**Connie J Mikesell** 

Debtor

# SCHEDULE C. PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:	☐ Check if debtor claims a homestead exemption that exceeds
Check one box)	\$136,875.

■ 11 U.S.C. §522(b)(2)
□ 11 U.S.C. §522(b)(3)

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Household Goods and Furnishings HOUSEHOLD GOODS	11 U.S.C. § 522(d)(3)	1,500.00	1,500.00
Wearing Apparel WEARING APPAREL	11 U.S.C. § 522(d)(3)	200.00	200.00
Furs and Jewelry JEWELRY	11 U.S.C. § 522(d)(4)	50.00	50.00
Interests in IRA, ERISA, Keogh, or Other Pension of pension plan with employer	or Profit Sharing Plans 11 U.S.C. § 522(d)(10)(E)	100%	1,200.00
Alimony, Maintenance, Support, and Property Settl military retirement from former spouse payable at \$ 477 per month	<u>ements</u> 11 U.S.C. § 522(d)(10)(D) 11 U.S.C. § 522(d)(10)(E)	100% 100%	Unknown

Total: 2,150.00 2,950.00

In re	Connie J Mikesell	Case No.

Debtor

# SCHEDULE D. CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112. If "a minor child" is stated, also include the name, address, and legal relationship to the minor child of a person described in Fed. R. Bankr. P.

name. See 11 U.S.C. § 112. If "a minor child" is stated, also include the name, address, and legal relationship to the minor child of a person described in Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Unliquidated". (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	СОДЕВНОК	Hu H W J C	sband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED,  NATURE OF LIEN, AND  DESCRIPTION AND VALUE  OF PROPERTY  SUBJECT TO LIEN	CONT - NGEN	NL QU L	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No <b>x569-1</b>			2003	Т	D A T E D			
HSBC AUTO FINANCE PO BOX 60115 City Of Industry, CA 91716		-	2003 CHEVY MALIBU VALUE PER KBB		D			
		L	Value \$ 3,765.00				17,677.00	13,912.00
Account No.			pension plan with employer					
TSP LOAN		-						
		L	Value \$ 1,200.00	Ш		4	800.00	0.00
Account No.			Value \$	-				
Account No.			Value \$					
continuation sheets attached	Subtotal (Total of this page) 18,477.00 13,912.0					13,912.00		
	Total (Report on Summary of Schedules) 18,477.00 13,912.0					13,912.00		

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Con	nia	1 1	۸ika	المء

substance. 11 U.S.C. § 507(a)(10).

Case No.

Debtor

#### SCHEDULE E. CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112. If "a minor child" is stated, also include the name, address, and legal relationship to the minor child of a person described in Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts who file a case under chapter 7 or 13 report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts <u>not</u> entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts who file a case under chapter 7 report this total also on the Statistical Summary of Certain Liabilities and Related Data.

	Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
TY	PES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)
	Domestic support obligations  Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of h a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
	Extensions of credit in an involuntary case  Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trus the order for relief. 11 U.S.C. § 507(a)(3).
repi	Wages, salaries, and commissions Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales resentatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever turred first, to the extent provided in 11 U.S.C. § 507(a)(4).
	Contributions to employee benefit plans  Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, ichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
	Certain farmers and fishermen Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
	Deposits by individuals  Claims of individuals up to \$2,425* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered vided. 11 U.S.C. § 507(a)(7).
	Taxes and certain other debts owed to governmental units  Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
	Commitments to maintain the capital of an insured depository institution  Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal serve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).
	Claims for death or personal injury while debtor was intoxicated  Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another

0 continuation sheets attached

<sup>\*</sup> Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

In re	Connie J Mikesell	Case No.	
_		Debtor	

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112. If "a minor child" is stated, also include the name, address, and legal relationship to the minor child of a person described in Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the

claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts filing a case under chapter 7, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F

— Chock this con it decicl has no creation nothing unseed			•		_	_	
CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	H W J C	I DATE CLAUVEW AS INCURRED AND	CONTINGEN	D	U T E	AMOUNT OF CLAIM
Account No8820			SEVENTH AVENUE	Τ̈́	A T E D		
ACCOUNT CONTROL SYSTEMS 256 LIVINGSTON ST 2ND FL Northvale, NJ 07647		-			D		427.21
Account No5246	$\dagger$				Н		
ACCURATE UTILITY MGMT PO BOX 2508 Gig Harbor, WA 98335		-					44.77
Account No.	+	$\vdash$			L		14.77
ADVANCE TIL PAYDAY		-					
							400.00
Account No.  ALLIACE ONE RECEIVABLES PO BOX 211128 Saint Paul, MN 55121		-	CAPITAL ONE CUPLICATE				0.00
7 continuation sheets attached			,	Sub	ota	1	841.98
continuation sheets attached			(Total of t	his	pag	e)	041.98

In re	Connie J Mikesell		Case No
		Dobtor	

CREDITOR'S NAME,	C	Ηυ	sband, Wife, Joint, or Community	Ç	Ü	]	РΤ	
AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	C A M	CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGEN	UNLIQUIDATE	F	SPUTE	AMOUNT OF CLAIM
Account No2685	l		2005	Т	Ę			
AMERICAN MEDICAL RESPONSE PO BOX 3429 Modesto, CA 95353		-			D			1,398.76
Account No7312	Г	Г	HSBC DUPLICATE	T		Ť	1	
AVENTE USA 2950 S GESSNER RD #265 Houston, TX 77063		-						0.00
		L		_	_	1	4	0.00
Account No0675  BUREAUR OF COLLECTION RECOVERY 7575 CORPORATE WAY Eden Prairie, MN 55344		-	T MOBILE					470.77
Account No.	Т	Г	BUREAU OF COLLECTION REC	T	T	t	$\dagger$	
Representing: BUREAUR OF COLLECTION RECOVERY			7575 CORPORATE WAY Eden Prairie, MN 55344					
Account No6566		Г		T	T	T	7	
CAPITAL ONE INQUIRIES PO BOX 30285 Salt Lake City, UT 84130-0285		-						1,491.90
Sheet no1 of _7 sheets attached to Schedule of				Sub	tota	al	$\dagger$	
Creditors Holding Unsecured Nonpriority Claims			(Total of t	his	pag	ge`	١	3,361.43

In re	Connie J Mikesell	Case No	
-		Debtor ,	

CREDITOR'S NAME,	C	Hu	sband, Wife, Joint, or Community	CC	U	D	
AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	C A M	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGEN	UNLIQUIDATE	DISPUTED	AMOUNT OF CLAIM
Account No.			OSI COLLECTION	<b>⊺</b>	T E		
Representing:			PO BOX 550720	$\vdash$	D	<u> </u>	
CAPITAL ONE INQUIRIES			Jacksonville, FL 32255				
Account No1736	T		AT&T				
CAVALY PORTFOLIO PO BOX 27288 Tempe, AZ 85282		-					447.44
Account No.	L	L		_			117.44
Account No.	ł						
CHECKMATE		-					
							800.00
Account No.							
CHEVRON PO BOX 2001 Concord, CA 94529		-					
							300.00
Account No8465							
COMCAST PO BOX 34878 Seattle, WA 98124		-					
							254.92
Sheet no. 2 of 7 sheets attached to Schedule of	_	•		Sub			1,472.36
Creditors Holding Unsecured Nonpriority Claims			(Total of t	his	pag	e)	', 2.30

In re	Connie J Mikesell	Case No.
-		Debtor

CREDITOR'S NAME,	S	Hu	sband, Wife, Joint, or Community	ç	U	D	
AND MAILING ADDRESS	CODEBTOR	н	DATE CLAIM WAS INCURRED AND	C O N T	Ë	DISPUTER	
INCLUDING ZIP CODE, AND ACCOUNT NUMBER	B	W	CONSIDERATION FOR CLAIM. IF CLAIM	l i	Q II	Ų	AMOUNT OF CLAIM
(See instructions above.)	Ö	c	IS SUBJECT TO SETOFF, SO STATE.	Ğ	ĭ	Ė	AMOUNT OF CLAIM
, , ,	_	_		N G E N T	DATED		
Account No.					Ė		
CH ON BAYDAY					۲		
CU ON PAYDAY 1743 W 6200 S #6		l <u>.</u>					
Salt Lake City, UT 84118							
Journal Lance Only, O1 04110							
							400.00
	-	-		┡			
Account No8019	l						
DIGESTIVE HEALTH MDS							
PO BOX 1241		_					
Tacoma, WA 98401							
Tuooma, WA 00401							
							77.25
Account No.	┢	┢		┝	$\vdash$		
Account No.	ł						
DR DONNER							
DI BOIMER		-					
							100.00
Account No0283	┢	H	QWEST	$\vdash$			
	l						
ER SOLUTIONS							
PO BOX 9004		-					
Renton, WA 98057-9004							
							90.60
Account No.	T	T	ALLIED INTERSTATE	T	Г		
	1		PO BOX 361774				
Representing:			Columbus, OH 43236				
ER SOLUTIONS							
Sheet no. <b>3</b> of <b>7</b> sheets attached to Schedule of	_			ubt	ota	1	
Creditors Holding Unsecured Nonpriority Claims			(Total of t	his	pag	ge)	667.85

In re	Connie J Mikesell	Case No.
-		Debtor

CREDITOR'S NAME,	C	Ηι	usband, Wife, Joint, or Community	C	U	D	
AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	C A M	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM	CONTINGENT	LIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No4742				T	E		
FIRST CITIZENS PO BOX 309 Radcliff, KY 40159		-			D		139.60
Account No7090				T	T		
FIRST PREMIER INQUIRIES PO BOX 5524 Sioux Falls, SD 57117		-					
							305.14
Account No8950  FIRST REVENUE ASSURANCE PO BOX 3020 Albuquerque, NM 87110		-	PUGET SOUND ENERGY				227.55
Account Noxxxx 7051			2007	Т			
FRANSCISCAN HEALTH PO BOX 2197 TACOMA, WA 98401		-					675.00
Account No.	T	T	ARSTRAT	$\top$	Т	T	
Representing: FRANSCISCAN HEALTH			20819 72ND AVE S #300 Kent, WA 98032				
Sheet no. 4 of 7 sheets attached to Schedule of		•		Subt	tota	ıl	4 247 00
Creditors Holding Unsecured Nonpriority Claims			(Total of t	his	pag	ge)	1,347.29

In re	Connie J Mikesell		Case No
		Dobtor	

CREDITOR'S NAME,	C	Ηι	usband, Wife, Joint, or Community	Č	U	ŀΤ	D I	
AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	J C H W	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	EN	UNLIQUIDATE		SPUF	AMOUNT OF CLAIM
Account No.			RISK MANAGEMENT	Т	T			
Representing:	ı		33400 8TH AVE S		D	1		
FRANSCISCAN HEALTH			# 100 Federal Way, WA 98003					
Account No6776						1		
GOOD SAMARITAN HOSPITAL P.O. BOX 1247 PUYALLUP, WA 98371		-						
								125.00
Account No1141						Ī		
GROUP HEALTH COOP PO BOX 34750 SEATTLE, WA 98124		-						
								522.94
Account No.			EVERGREEN PROFESSIONAL RECOVER					
Representing: GROUP HEALTH COOP			PO BOX 666 Bothell, WA 98041					
Account No8170					Ī	1		
MONEYTREE PO BOX 58363 Seattle, WA 98138		-						
								820.00
Sheet no. <u>5</u> of <u>7</u> sheets attached to Schedule of				Sub				1,467.94
Creditors Holding Unsecured Nonpriority Claims			(Total of t	nıs	pa	ge	)	·

In re	Connie J Mikesell	Case No.
_		Debtor

CREDITOR'S NAME,	C	Hu	sband, Wife, Joint, or Community	C	U	[	Ы	
AND MAILING ADDRESS INCLUDING ZIP CODE.	CODEBTOR	H W	DATE CLAIM WAS INCURRED AND	C O N T	UNLLQU	Į Į	S	
AND ACCOUNT NUMBER	B T	J	CONSIDERATION FOR CLAIM. IF CLAIM		l Q	l	J T	AMOUNT OF CLAIM
(See instructions above.)	O R	С	IS SUBJECT TO SETOFF, SO STATE.	G E N	Ď	E	E	
Account No6016					DATE		İ	
					D	╀	4	
MT RAINIER ER PHYSICIANS								
PO BOX 662050 Arcadia, CA 91066		-						
Al Gadia, GA 61000								
								38.00
Account No7312				t	T	t	$\dashv$	
ORCHARD BANK INQUIRIES								
PO BOX 80084 Salinas, CA 93912		-						
Jamias, OA 33312								
								435.75
Account No2858				T		t	1	
PNC BANK								
MAS DEPT PO BOX 648		-						
Elizabethtown, KY 42702								
,								700.00
Account No7231			VERIZON WIRELESS	T		t	7	
DD0 0D500W5 M0M7								
PROGRESSIVE MGMT PO BOX 2220		_						
West Covina, CA 91793								
·								
								1,079.16
Account No8776			LEMAY			T	1	
					1			
PSC PO BOX 66995		_			1			
Tacoma, WA 98464								
								41.61
Sheet no. 6 of 7 sheets attached to Schedule of				Sub	tota	ıl	1	2 204 F2
Creditors Holding Unsecured Nonpriority Claims			(Total of t	his	pas	ze'	١(	2,294.52

In re	Connie J Mikesell	Case No
-		Debtor ,

CREDITOR'S NAME,	S	Hu	sband, Wife, Joint, or Community	CO	U	[		
AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	C J M	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	NTINGEN	UZLLQULDAHED	I L	U T	AMOUNT OF CLAIM
Account No7829				ד [	T E			
SFH PROFESSIONAL SERV FHS PHUSICIAN SERV DEPT 4154 PO BOX 34936 Seattle, WA 98124		-			D			15.00
Account Noxxxx 4502	t		2007			t	1	
ST CLARE HOSPITAL DEPARTMENT 4106 P.O. BOX 34936 Seattle, WA 98124-1936		-						
								150.00
Account No.  Representing: ST CLARE HOSPITAL			NCO FINANICIAL SEATTLE 33400 8TH AVE S #100 Federal Way, WA 98003					
Account Noxxxx 7051	_							
ST FRANCIS HOSPITAL DEPT 2000 PO BOX 34936 Seattle, WA 98124		-						
								675.00
Account No.	T	T		T		t	$\dashv$	
WELLS FARGO		-				)	x	
								700.00
Share 7 of 7 of 4 to 1 to 6 2 1 to 6	<u></u>	1	<u> </u>	11	<u></u>		$\dashv$	
Sheet no7 of _7 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims		Subtotal (Total of this page)					)	1,540.00
					ota		İ	
			(Report on Summary of Sc				)	12,993.37

Form B6G (10/05)				
•				

Debtor

## SCHEDULE G. EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112; Fed.R. Bankr. P. 1007(m).

■ Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract

In re

Connie J Mikesell

Description of Contract or Lease and Nature of Debtor's Interest.

State whether lease is for nonresidential real property.

State contract number of any government contract.

In re	Connie J Mikesell		Case No.	
•				
0/05)				

Debtor

#### SCHEDULE H. CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112; Fed. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR

NAME AND ADDRESS OF CREDITOR

In re	Connie J Mikesell	Case No.	

Debtor(s)

## SCHEDULE I. CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child

filed, unless the spouses are se	parated and a joint petition is not filed. Do not state the name of any	minor chil	d.		
Debtor's Marital Status:	DEPENDENTS OF DEBTO	OR AND SP	OUSE		
Divorced	RELATIONSHIP(S): None.	AGE(S):			
<b>Employment:</b>	DEBTOR	1	SPOUSE		
Occupation	ADMIN ASST				
Name of Employer	DEPARTMENT OF DEFENSE				
How long employed	12 YEARS				
Address of Employer					
INCOME: (Estimate of av	erage or projected monthly income at time case filed)		DEBTOR	;	SPOUSE
1. Monthly gross wages, sa	dary, and commissions (Prorate if not paid monthly)	\$	2,672.80	\$	N/A
2. Estimate monthly overting	me	\$	0.00	\$	N/A
3. SUBTOTAL		\$	2,672.80	\$	N/A
4. LESS PAYROLL DEDU	UCTIONS				
a. Payroll taxes and so	ocial security	\$	425.08	\$	N/A
b. Insurance	•	\$	161.59	\$	N/A
c. Union dues		\$	0.00	\$	N/A
d. Other (Specify):	RETIREMENT	\$	29.90	\$	N/A
	TSP LOAN	\$	73.84	\$	N/A
5. SUBTOTAL OF PAYR	OLL DEDUCTIONS	\$	690.41	\$	N/A
6. TOTAL NET MONTHI	LY TAKE HOME PAY	\$	1,982.39	\$	N/A
7. Regular income from op	eration of business or profession or farm (Attach detailed statemen	nt) \$	0.00	\$	N/A
8. Income from real proper	ty	\$	0.00	\$	N/A
9. Interest and dividends		\$	0.00	\$	N/A
10. Alimony, maintenance that of dependents liste	or support payments payable to the debtor for the debtor's used above	e or \$	0.00	\$	N/A
11. Social security or gover	rnment assistance		_		
(Specify):		\$ <b>_</b>	0.00	\$	N/A
<u>.</u>		<u>\$</u> _	0.00	\$	N/A
12. Pension or retirement in	ncome	\$ <u> </u>	476.83	\$	N/A
13. Other monthly income					
(Specify):		<u>\$</u> _	0.00	\$	N/A
	<u> </u>	\$ <u> </u>	0.00	\$	N/A
14. SUBTOTAL OF LINE	S 7 THROUGH 13	\$	476.83	\$	N/A
15. AVERAGE MONTHL	Y INCOME (Add amounts shown on lines 6 and 14)	\$	2,459.22	\$	N/A
	GE MONTHLY INCOME: (Combine column totals		\$	2,459.2	2

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

In re	Connie J Mikesell		Case No.	
		Debtor(s)		

# SCHEDULE J. CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate.

☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complexpenditures labeled "Spouse."	ete a separa	te schedule of
Rent or home mortgage payment (include lot rented for mobile home)	\$	795.00
a. Are real estate taxes included?  b. Is property insurance included?  Yes No _X No _X No _X Yes No _X	Ψ	
2. Utilities: a. Electricity and heating fuel	\$	150.00
b. Water and sewer	\$	70.00
c. Telephone	\$	130.00
d. Other	\$	0.00
3. Home maintenance (repairs and upkeep)	\$	0.00
4. Food	\$	250.00
5. Clothing	\$	50.00
6. Laundry and dry cleaning	\$	20.00
7. Medical and dental expenses	\$	250.00
8. Transportation (not including car payments)	\$	200.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	100.00
10. Charitable contributions	\$	5.00
11. Insurance (not deducted from wages or included in home mortgage payments)		
a. Homeowner's or renter's	\$	0.00
b. Life	\$	0.00
c. Health	\$	0.00
d. Auto	\$	191.00
e. Other	\$	0.00
12. Taxes (not deducted from wages or included in home mortgage payments) (Specify)	\$	0.00
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)		
a. Auto	\$	0.00
b. Other	\$	0.00
c. Other	\$	0.00
d. Other	\$	0.00
14. Alimony, maintenance, and support paid to others	\$	0.00
15. Payments for support of additional dependents not living at your home	\$	0.00
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$	0.00
17. Other	\$	0.00
Other	\$	0.00
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)	\$	2,211.00
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document:		
20. STATEMENT OF MONTHLY NET INCOME	¢	2,459.22
a. Average monthly income from Line 15 of Schedule I	\$	2,459.22
<ul><li>b. Average monthly expenses from Line 18 above</li><li>c. Monthly net income (a. minus b.)</li></ul>	\$ <del></del>	2,211.00
c. Monthly net income (a. minus b.)	Φ <u> </u>	240.22

# **United States Bankruptcy Court**Western District of Washington at Tacoma

In re	Connie J Mikesell		Case No. Chapter 13		
		Debtor(s)	Chapter	13	
	<b>DECLARATION CON</b>	CERNING DEBTOR	R'S SCHEDUL	ES	

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of <a href="mailto:21">21</a> sheets [total shown on summary page plus 2], and that they are true and correct to the best of my knowledge, information, and belief.

Date	<b>September 14, 2007</b>	Signature	/s/ Connie J Mikesell
			Connie J Mikesell
			Debtor

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

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Best Case Bankruptcy

# United States Bankruptcy Court Western District of Washington at Tacoma

In re	Connie J Mikesell		Case No.	
		Debtor(s)	Chapter	13

#### STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. Do not include the name or address of a minor child in this statement. Indicate payments, transfers and the like to minor children by stating "a minor child." See 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

#### **DEFINITIONS**

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

## 1. Income from employment or operation of business

None

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE	
\$39,997.00	<b>EMPLOYMENT</b>	2003
\$38,653.00	<b>EMPLOYMENT</b>	2004
\$38,551.00	<b>EMPLOYMENT</b>	2005
\$24,238.00	<b>EMPLOYMENT</b>	2006

#### 2. Income other than from employment or operation of business

None 

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

MILITARY RETIREMENT INCLUDED IN EACH OF YEARS NOTED IN 1040 \$0.00

#### 3. Payments to creditors

None

Complete a. or b., as appropriate, and c.

Individual or joint debtor(s) with primarily consumer debts. List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within 90 days immediately preceding the commencement of this case if the aggregate value of all property that constitutes or is affected by such transfer is not less than \$600. Indicate with an (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATES OF **PAYMENTS** 

AMOUNT PAID

AMOUNT STILL OWING

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case if the aggregate value of all property that constitutes or is affected by such transfer is not less than \$5,475. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

> AMOUNT DATES OF PAID OR PAYMENTS/ VALUE OF

NAME AND ADDRESS OF CREDITOR

**TRANSFERS** 

**TRANSFERS** 

AMOUNT STILL **OWING** 

c. All debtors: List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both

spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND

AMOUNT STILL

RELATIONSHIP TO DEBTOR

DATE OF PAYMENT

AMOUNT PAID

OWING

#### 4. Suits and administrative proceedings, executions, garnishments and attachments

None

a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT

NATURE OF PROCEEDING

COURT OR AGENCY

STATUS OR

AND CASE NUMBER

AND LOCATION

DISPOSITION

None

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE

BENEFIT PROPERTY WAS SEIZED

DATE OF SEIZURE

DESCRIPTION AND VALUE OF **PROPERTY** 

#### 5. Repossessions, foreclosures and returns

None

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER HSBC AUTO FINANCE PO BOX 60115 City Of Industry, CA 91716 DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN FEB 07

DESCRIPTION AND VALUE OF PROPERTY 2003 CHEVY MALIBU VALUE PER KBB \$3.765.00

**CAR WAS RETURNED** 

#### 6. Assignments and receiverships

None

a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DATE OF

NAME AND ADDRESS OF ASSIGNEE

ASSIGNMENT

TERMS OF ASSIGNMENT OR SETTLEMENT

None

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CUSTODIAN NAME AND LOCATION OF COURT CASE TITLE & NUMBER

DATE OF ORDER DESCRIPTION AND VALUE OF

PROPERTY

#### 7. Gifts

None

List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION

RELATIONSHIP TO DEBTOR, IF ANY

DATE OF GIFT

DESCRIPTION AND VALUE OF GIFT

#### 8. Losses

None

List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case.** (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS

DATE OF LOSS

#### 9. Payments related to debt counseling or bankruptcy

None 

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within one year immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE

DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY

#### SEE ATTACHED FEE DISCLOSURE FOR **ATTORNEY**

#### 10. Other transfers

None

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within two years immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR

DATE

DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED

None b. List all property transferred by the debtor within ten years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER

DEVICE

DATE(S) OF TRANSFER(S) AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST

IN PROPERTY

#### 11. Closed financial accounts

None

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION

TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER. AND AMOUNT OF FINAL BALANCE

AMOUNT AND DATE OF SALE OR CLOSING

#### 12. Safe deposit boxes

None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK

NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY

DESCRIPTION OF CONTENTS DATE OF TRANSFER OR SURRENDER, IF ANY

#### 13. Setoffs

OR OTHER DEPOSITORY

None

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATE OF SETOFF

AMOUNT OF SETOFF

#### 14. Property held for another person

None List all property owned by another person that the debtor holds or controls.

DESCRIPTION AND VALUE OF

NAME AND ADDRESS OF OWNER PROPERTY LOCATION OF PROPERTY

#### 15. Prior address of debtor

None 

If the debtor has moved within three years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

**ADDRESS** NAME USED DATES OF OCCUPANCY

22018 92ND AVE CT E # E-104 GRAHAM WA 22020 92ND AVE CT E # E104 GRAHAM WA

8-06 - 5-07 12-03 - 8-06

#### 16. Spouses and Former Spouses

None

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

#### 17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

None

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

SITE NAME AND ADDRESS

NAME AND ADDRESS OF

DATE OF

**ENVIRONMENTAL** 

GOVERNMENTAL UNIT

NOTICE

LAW

None b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous

Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

NAME AND ADDRESS OF

DATE OF

ENVIRONMENTAL.

SITE NAME AND ADDRESS

GOVERNMENTAL UNIT

NOTICE

LAW

c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which

the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT

DOCKET NUMBER

STATUS OR DISPOSITION

#### 18 . Nature, location and name of business

None

a. *If the debtor is an individual*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

LAST FOUR DIGITS OF SOC. SEC. NO./ COMPLETE EIN OR OTHER TAXPAYER

OTHER TAXPAYER BEGINNING AND
I.D. NO. ADDRESS NATURE OF BUSINESS ENDING DATES

None b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME

NAME ADDRESS

#### DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

Date September 14, 2007
Signature /s/ Connie J Mikesell
Connie J Mikesell
Debtor

# United States Bankruptcy Court Western District of Washington at Tacoma

In re	e Connie J Mikes	ell		S	Case N	0.	
				Debtor(s)	Chapte	r <b>13</b>	
	DISC	LOSURE (	OF COMPENS	ATION OF ATTOR	RNEY FOR I	DEBTOR(S)	
	compensation paid to r	ne within one ye	ear before the filing of	016(b), I certify that I are of the petition in bankruptcy in connection with the ban	, or agreed to be	paid to me, for serv	
	For legal services,	I have agreed to	o accept		\$	1,000.00	
	Prior to the filing	of this statement	I have received		\$	0.00	
	Balance Due				\$	1,000.00	
2.	The source of the comp	ensation paid to	me was:				
	•	Debtor		Other (specify):			
3.	The source of compens	ation to be paid	to me is:				
	•	Debtor		Other (specify):			
	copy of the agreem  In return for the above- a. Analysis of the deb b. Preparation and filic. Representation of the description	ent, together wi disclosed fee, I for's financial sit ng of any petition ne debtor at the na s needed] s with secure nagreements for avoidance	th a list of the names have agreed to render tuation, and rendering in, schedules, stateme meeting of creditors a d creditors to redu and applications of liens on house	_	compensation is s of the bankrupto ermining whether may be required and any adjourned emption planning and filing of m	attached.  y case, including: to file a petition in hearings thereof;  ng; preparation a	bankruptcy;
6.	Representation any other ac	ion of the dek	otors in any discha eeding, trustee au	es not include the following argeability actions, judio dits, and negotiations w	cial lien avoida		
			C	ERTIFICATION			
	I certify that the foregonankruptcy proceeding.	ing is a complet	e statement of any ag	reement or arrangement for	payment to me for	or representation of	the debtor(s) in
Date	d: September 14,	2007		/s/ Desa Gese Co	nniff		
				Desa Gese Conni Beecher & Connif 732 Pacific Ave Tacoma, WA 9840 253-627-0132 Fa	ff )2-4644	7	

# UNITED STATES BANKRUPTCY COURT WESTERN DISTRICT OF WASHINGTON AT TACOMA

# NOTICE TO INDIVIDUAL CONSUMER DEBTOR UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case. You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

#### 1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days <u>before</u> the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses.

#### 2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

#### **Chapter 7:** Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total Fee \$299)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.
- 2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

# <u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

- 1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
- 2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.
- 3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

**Desa Gese Conniff 14779** 

Printed Name of Attorney

#### **Chapter 11:** Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

#### **Chapter 12:** Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

#### 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

**WARNING:** Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

#### **Certificate of Attorney**

X /s/ Desa Gese Conniff

Signature of Attorney

I hereby certify that I delivered to the debtor this notice required by § 342(b) of the Bankruptcy Code.

732 Pacific Ave Tacoma, WA 98402-4644 253-627-0132		
I (We), the debtor(s), affirm that I (we) h	Certificate of Debtor nave received and read this notice.	
Connie J Mikesell	X /s/ Connie J Mikesell	September 14, 2007
Printed Name(s) of Debtor(s)	Signature of Debtor	Date
Case No. (if known)	X	
<del></del>	Signature of Joint Debtor (if a	ny) Date

**September 14, 2007** 

Date

# United States Bankruptcy Court Western District of Washington at Tacoma

In re	Connie J Mikesell		Case No.	
		Debtor(s)	Chapter	13
	VERI	FICATION OF CREDITOR	MATRIX	
The ab	ove-named Debtor hereby verifies t	hat the attached list of creditors is true and	correct to the best	of his/her knowledge.
Date:	September 14, 2007	/s/ Connie J Mikesell Connie J Mikesell		

Signature of Debtor

ACCOUNT CONTROL SYSTEMS 256 LIVINGSTON ST 2ND FL NORTHVALE, NJ 07647

ACCURATE UTILITY MGMT PO BOX 2508 GIG HARBOR, WA 98335

ADVANCE TIL PAYDAY

ALLIACE ONE RECEIVABLES PO BOX 211128 SAINT PAUL, MN 55121

ALLIED INTERSTATE PO BOX 361774 COLUMBUS, OH 43236

AMERICAN MEDICAL RESPONSE PO BOX 3429 MODESTO, CA 95353

ARSTRAT 20819 72ND AVE S #300 KENT, WA 98032

AVENTE USA 2950 S GESSNER RD #265 HOUSTON, TX 77063

BUREAU OF COLLECTION REC 7575 CORPORATE WAY EDEN PRAIRIE, MN 55344

BUREAUR OF COLLECTION RECOVERY 7575 CORPORATE WAY EDEN PRAIRIE, MN 55344

CAPITAL ONE INQUIRIES PO BOX 30285 SALT LAKE CITY, UT 84130-0285

CAVALY PORTFOLIO PO BOX 27288 TEMPE, AZ 85282

CHECKMATE

CHEVRON
PO BOX 2001
CONCORD, CA 94529

COMCAST PO BOX 34878 SEATTLE, WA 98124

CU ON PAYDAY 1743 W 6200 S #6 SALT LAKE CITY, UT 84118

DIGESTIVE HEALTH MDS PO BOX 1241 TACOMA, WA 98401

DR DONNER

ER SOLUTIONS
PO BOX 9004
RENTON, WA 98057-9004

EVERGREEN PROFESSIONAL RECOVER PO BOX 666 BOTHELL, WA 98041

FIRST CITIZENS PO BOX 309 RADCLIFF, KY 40159

FIRST PREMIER INQUIRIES PO BOX 5524 SIOUX FALLS, SD 57117

FIRST REVENUE ASSURANCE PO BOX 3020 ALBUQUERQUE, NM 87110

FRANSCISCAN HEALTH PO BOX 2197 TACOMA, WA 98401

GOOD SAMARITAN HOSPITAL P.O. BOX 1247 PUYALLUP, WA 98371

GROUP HEALTH COOP PO BOX 34750 SEATTLE, WA 98124

HSBC AUTO FINANCE PO BOX 60115 CITY OF INDUSTRY, CA 91716

MONEYTREE PO BOX 58363 SEATTLE, WA 98138

MT RAINIER ER PHYSICIANS PO BOX 662050 ARCADIA, CA 91066

NCO FINANICIAL SEATTLE 33400 8TH AVE S #100 FEDERAL WAY, WA 98003

ORCHARD BANK INQUIRIES PO BOX 80084 SALINAS, CA 93912

OSI COLLECTION
PO BOX 550720
JACKSONVILLE, FL 32255

PNC BANK
MAS DEPT
PO BOX 648
ELIZABETHTOWN, KY 42702

PROGRESSIVE MGMT PO BOX 2220 WEST COVINA, CA 91793

PSC PO BOX 66995 TACOMA, WA 98464

RISK MANAGEMENT 33400 8TH AVE S # 100 FEDERAL WAY, WA 98003

SFH PROFESSIONAL SERV FHS PHUSICIAN SERV DEPT 4154 PO BOX 34936 SEATTLE, WA 98124

ST CLARE HOSPITAL DEPARTMENT 4106 P.O. BOX 34936 SEATTLE, WA 98124-1936

ST FRANCIS HOSPITAL DEPT 2000 PO BOX 34936 SEATTLE, WA 98124

TSP LOAN

WELLS FARGO